

KLM Axiva Finvest

Unlisted Share Financial Report

Company Overview

KLM Axiva Finvest is a Kerala-based NBFC offering gold loans, personal loans, and consumer durables finance to underbanked segments in southern India.

Market Snapshot

CURRENT PRICE / SHARE Rs 19.8	MARKET CAP 521.95 Cr	P/E RATIO 52.94	P/B RATIO 2.10
BOOK VALUE / SHARE Rs 8.58	FACE VALUE Rs 10	DEBT TO EQUITY 3.25	RETURN ON EQUITY 12%
LOT SIZE 2,000 shares	TOTAL SHARES 26,36,10,395		

Prices are indicative over-the-counter levels as of 07 July 2026. Actual deal prices may vary.

Corporate Details

ISIN	INE01I501011
CIN	U65910TG1997PLC026983
PAN	AAACN7976P
Registrar (RTA)	KFin Technology
Depository	NSDL & CDSL
Sector	Financial Services
Industry	Gold & Retail Loans

Income Statement (Rs Crore)

Particulars	2023	2024	2025	2026
Interest Earned	275	306	332	330.5
Other Income	3	10	8	10.5
Interest Expended	143	155	175	181
Operating Expenses	110	130	141	146
Provisions and contingencies	1	0.4	5	4.7
Profit After Tax	18	23	20	8.86
EPS	Rs 0.96	Rs 1.12	Rs 0.78	Rs 0.33
Gross NPA	0	1.6	1.99	3.07
Net NPA	0.78	0.67	1.12	2.11

Balance Sheet - Assets (Rs Crore)

Particulars	2023	2024	2025	2026
Fixed Assets	115	124	141	133
Cash and Balances	112	68	76	20
Investments	0	0	0	0
Advances	1,445	1,705	1,656	1,599
Other Assets	47	63	60	115
Total Assets	1,719	1,960	1,933	1,867

Balance Sheet - Liabilities (Rs Crore)

Particulars	2023	2024	2025	2026
Share Capital	186.72	205.4	257.9	268.58
Face Value	Rs 10	Rs 10	Rs 10	Rs 10
Reserves	68	67	17	-52.4
Borrowings	886	834	748	703
Deposits	0	0	0	0
Other Liabilities	578.28	853.6	910.1	947.82
Total Liabilities	1,719	1,960	1,933	1,867

Cash Flow Statement (Rs Crore)

Particulars	2023	2024	2025	2026
PBT (%)	25%	30%	20%	9%
Operating Profit Before Working Capital	180	194	208	205
Term Deposit	0	0	0	0
Change in Investment	0	0	0	0
Change in Advances	-387	-261	-1.37	4.4
Change in Deposit	0	0	0	0
Other Changes	18	-2	-2.03	-11.4
Working Capital Change	-369	-263	-3.4	-7
Cash Generated From Operations	-189	-69	204.6	198
Tax	12	2	3.9	-4
Cash Flow From Operations	-201	-71	200.7	202
Purchase of PPE	-75	-29	-9	-1.3
Sale of PPE	0	0	0	0
Purchase of Investment	0	0	0	0
Sale of investments	0	0	0	0
Others	-11	-13	-8.4	0.9
Cash flow from Investment	-86	-42	-17.4	-0.4
Proceeds from Borrowing	159	351	0	66
Repayment of Borrowing	0	-134	86	-39
Dividend	0	-5	-10	0
Proceeds from Equity	72	18.6	31	16
Others From Financing	-167	-174.6	-291	-261
Cash Flow from Financing	64	56	-184	-218
Net Cash Generated	-223	-57	-0.7	-16.4
Cash at the Start	317	94	37	36
Cash at the End	94	37	36.3	19.6

Key Ratios

Particulars	2023	2024	2025	2026
Advances	1,445	1,705	1,656	1,599
Book Value	13.64	13.26	10.66	8.05
P / B	1.32	1.36	1.69	2.24
ROE (%)	7.07%	8.44%	7.28%	4.1%

Source: Compiled by Neoma Capital research. Data as of FY2026. Figures may be restated in subsequent filings.